Docket No. 2771

## Declaration and Power of Attorney For Patent Application

## **English Language Declaration**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

	OD FOR IMPLEMENTIN	G A MORTGAGE PLAN	
the specification of	which		
(check one)			
🛭 is attached here	to.		
☐ was filed on		as United States Application No	. or PCT International
Application Num	nber		
and was amend	ed on		
		(if applicable)	
-		erstand the contents of the above in mendment referred to above.	dentified specification,
•	•	Inited States Patent and Trademark ty as defined in Title 37, Code of	
0000011 1.00.			
I hereby claim fore Section 365(b) of a any PCT Internation States, listed below patent or inventor's application on which	any foreign application(sonal application which and have also identified certificate or PCT International priority is claimed.	der Title 35, United States Code, of the patent or inventor's certificate designated at least one country of the box, any national application having a filing of	e, or Section 365(a) of other than the United foreign application for date before that of the
I hereby claim fore Section 365(b) of a any PCT Internation States, listed below patent or inventor's	any foreign application(sonal application which and have also identified certificate or PCT International priority is claimed.	for patent or inventor's certificate designated at least one country of below, by checking the box, any	e, or Section 365(a) of other than the United foreign application for
I hereby claim fore Section 365(b) of a any PCT Internation States, listed below patent or inventor's application on which	any foreign application(sonal application which and have also identified certificate or PCT International priority is claimed.	for patent or inventor's certificate designated at least one country of below, by checking the box, any	e, or Section 365(a) of other than the United foreign application for date before that of the
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application(s) listed below:		
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Section 365(c) of any PCT Internations insofar as the subject matter of ear United States or PCT International U.S.C. Section 112, I acknowledge Office all information known to me	onal application designating ch of the claims of this ap application in the manner particular to the the duty to disclose to the to be material to patental be between the filing date of	any United States application(s), or g the United States, listed below and, plication is not disclosed in the prior provided by the first paragraph of 35 United States Patent and Trademark polity as defined in Title 37, C. F. R., the prior application and the national
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)		
	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

(patented, pending, abandoned)

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Second inventor's signature		Date	
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VEHILL TED OTT TENTE (DECEMBER ) CELLULATION (DECEMBER )					Docket No. 2771	
Serial Not Yet I		1	Date ewith	Patent No.		Issue Date
Applicant/ Ma Patentee:	rtin P. Madd	en				
Invention: SY	STEM AND	METHOD FOI	R IMPLEME	NTING A MORTGAGE I	PLAN	
for purposes of	of paying redu	uced fees unde	er section 41	ralify as an independent i (a) and (b) of Title 35, Unabove and described in:		
	•	to be filed here				
dfig.	•	entified above.				
I have not as grant, convey inventor under small business.	or license, a r 37 CFR 1.9 s concern und concern or o	ed, conveyed any rights in the (c) if that personer 37 CFR 1.9 personerganization to	e invention ton had made (d) or a nonp which I hav	and am under no obligat o any person who could the invention, or to any rofit organization under 3 e assigned, granted, cor y, or license any rights in	not be classif concern which 7 CFR 1.9(e). nveyed, or lice	ied as an independent would not qualify as a ensed or am under an
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RCV BY: FNB Labrange

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FNB LAGRANGE;# 3

Page 2 of 2

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitiement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF INVENTOR Martin P. Madden SIGNATURE OF INVENTOR Waste School		,
SIGNATURE OF INVENTOR	DATE:	April 23, 1999
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